

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2006.
- 2) This case was confirmed on 06/08/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on  
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  
NA.
- 5) The case was completed on 06/02/2011.
- 6) Number of months from filing to the last payment: 62
- 7) Number of months case was pending: 70
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 15,500.00
- 10) Amount of unsecured claims discharged without payment \$ 123,111.36
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 34,967.99
Less amount refunded to debtor	\$ 337.99
<b>NET RECEIPTS</b>	<b>\$ 34,630.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,354.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,205.06
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,559.06**

Attorney fees paid and disclosed by debtor **\$ 646.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ARONSON FURNITURE	SECURED	1,500.00	1,500.00	1,500.00	1,500.00	.00
ARONSON FURNITURE	UNSECURED	702.54	171.05	171.05	57.86	.00
ARONSON FURNITURE	OTHER	.00	NA	NA	.00	.00
ONYX ACCEPTANCE CORP	SECURED	15,125.00	16,938.00	16,938.00	16,938.00	3,453.65
CAPITAL ONE AUTO FIN	UNSECURED	1,984.95	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	OTHER	.00	NA	NA	.00	.00
COMMUNITY LENDING IN	SECURED	20,000.00	.00	.00	.00	.00
CODILIS & ASSOCIATES	OTHER	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	SECURED	1,000.00	.00	.00	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	1,000.00	NA	NA	.00	.00
FREEDOM MORTGAGE	SECURED	86,067.00	.00	.00	.00	.00
FREEDOM MORTGAGE	SECURED	NA	.00	1,215.63	1,215.63	.00
BRINKS HOME SECURITY	UNSECURED	228.91	NA	NA	.00	.00
CAPELLA UNIVERSITY	UNSECURED	75.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	4.00	NA	NA	.00	.00
CAPTAL ONE	UNSECURED	250.00	NA	NA	.00	.00
ALLIANCE ONE	OTHER	.00	NA	NA	.00	.00
CERTY	UNSECURED	.00	NA	NA	.00	.00
CHICAGO STATE UNIVER	UNSECURED	1,156.61	NA	NA	.00	.00
CITIBANK	UNSECURED	.00	NA	NA	.00	.00
CITIBANK NA	UNSECURED	1,302.00	NA	NA	.00	.00
CHICAGO HEIGHTS WATE	UNSECURED	217.61	NA	NA	.00	.00
COMCAST	UNSECURED	368.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COMMONWEALTH EDISON	UNSECURED	359.59	NA	NA	.00	.00
HARRIS & HARRIS	OTHER	.00	NA	NA	.00	.00
DISCOVER CARD	UNSECURED	.00	NA	NA	.00	.00
E L EVERETTE	UNSECURED	2,000.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	.00	NA	NA	.00	.00
GOVERNORS STATE UNIV	UNSECURED	452.00	NA	NA	.00	.00
HOUSE & GARDEN	UNSECURED	15.00	NA	NA	.00	.00
SECRETARY OF STATE	OTHER	.00	NA	NA	.00	.00
KASPER HEATON	UNSECURED	218.00	NA	NA	.00	.00
LOANCARE SERVICING C	OTHER	NA	NA	NA	.00	.00
MERRICK BANK	UNSECURED	1,146.00	1,146.33	1,146.33	388.14	.00
MID AMERICA FEDERAL	UNSECURED	82,446.00	NA	NA	.00	.00
NATIONWIDE CASSEL	UNSECURED	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	.00	4,016.93	4,016.93	1,364.95	.00
NICOR GAS	UNSECURED	2,472.00	NA	NA	.00	.00
NORTH SHORE AGENCY	UNSECURED	41.96	NA	NA	.00	.00
ONYX ACCEPTANCE CORP	UNSECURED	NA	NA	NA	.00	.00
PROVIDIAN NATIONAL B	UNSECURED	.00	NA	NA	.00	.00
PROVIDIAN	UNSECURED	.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	UNSECURED	.00	NA	NA	.00	.00
ISAC	UNSECURED	5,500.00	11,550.61	11,550.61	3,910.92	.00
SALLIE MAE LSCF	UNSECURED	4,457.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	.00	NA	NA	.00	.00
SBC	UNSECURED	.00	NA	NA	.00	.00
SM SERVICING	UNSECURED	5,592.00	NA	NA	.00	.00
SM SERVICING	UNSECURED	4,532.00	NA	NA	.00	.00
SPRINT PCS	UNSECURED	335.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	3,534.00	3,587.67	3,587.67	1,214.75	.00
WOW INTERNET & CABLE	UNSECURED	94.00	94.80	94.80	27.04	.00
CAPITAL ONE AUTO FIN	OTHER	NA	NA	NA	.00	.00
FREEDOM MORTGAGE COR	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,215.63	1,215.63	.00
Debt Secured by Vehicle	16,938.00	16,938.00	3,453.65
All Other Secured	<u>1,500.00</u>	<u>1,500.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	19,653.63	19,653.63	3,453.65
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	20,567.39	6,963.66	.00

**Disbursements:**

Expenses of Administration	\$ 4,559.06	
Disbursements to Creditors	\$ 30,070.94	
<b>TOTAL DISBURSEMENTS:</b>		\$ 34,630.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.